

In re:  
Frederick Edward Doll  
Kathy Marie Doll  
Debtors

Case No. 18-17873-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jan 13, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Frederick Edward Doll, Kathy Marie Doll, 2169 Washington Ave, Northampton, PA 18067-1217
14261884	+ Steward Financial Services, c/o Stark & Stark, P.C., 993 Lenox Drive, Lawrenceville, NJ 08648, Attention: Jennifer D. Gould, Esquire 08648-2316

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Jan 14 2023 00:36:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jan 14 2023 00:37:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14254809	+ EDI: RECOVERYCORP.COM	Jan 14 2023 05:39:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14256963	EDI: CAPITALONE.COM	Jan 14 2023 05:39:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14242072	+ Email/Text: bankruptcy@cavps.com	Jan 14 2023 00:37:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14269073	EDI: CRFRSTNA.COM	Jan 14 2023 05:39:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14265372	+ EDI: CBSMASON	Jan 14 2023 05:39:00	Figi's Companies Inc, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14268317	+ EDI: CBS7AVE	Jan 14 2023 05:39:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14473508	EDI: JEFFERSONCAP.COM	Jan 14 2023 05:39:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14262359	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 14 2023 00:37:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14265371	+ EDI: CBS7AVE	Jan 14 2023 05:39:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14269234	EDI: PRA.COM	Jan 14 2023 05:39:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14271152	+ Email/PDF: ebntices@pnmac.com	Jan 14 2023 00:41:54	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14265373	+ EDI: CBSMASON	Jan 14 2023 05:39:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14268806	+ EDI: RMSC.COM		

District/off: 0313-4

User: admin

Page 2 of 2

Date Rcvd: Jan 13, 2023

Form ID: 3180W

Total Noticed: 19

		Jan 14 2023 05:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14271047	+ Email/Text: bncmail@w-legal.com	Jan 14 2023 00:37:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14262011	+ EDI: CBSTDTR	Jan 14 2023 05:39:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
JENNIFER D. GOULD	on behalf of Creditor Steward Financial Services jennifer.gould@volvo.com mdepietro@stark-stark.com;lsciscio@stark-stark.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mfarrington@kmlawgroup.com
PATRICK J. BEST	on behalf of Debtor Frederick Edward Doll patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com;3956@notices.nextchapterbk.com
PATRICK J. BEST	on behalf of Joint Debtor Kathy Marie Doll patrick@armlawyers.com kate@armlawyers.com;G29239@notify.cincompass.com;kate@armlawyers.com;3956@notices.nextchapterbk.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Frederick Edward Doll</u>	Social Security number or ITIN	xxx-xx-0204
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kathy Marie Doll</u>	Social Security number or ITIN	xxx-xx-6799
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-17873-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Frederick Edward Doll  
aka Frederick E Doll Jr

Kathy Marie Doll

1/12/23

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**